Case 09-13092 Doc 1 Filed 04/13/09 Entered 04/13/09 16:51:42 Desc Main Document Page 1 of 7

United States Bankruptcy Court Northern District of Illinois, Eastern Division						Voluntary Petition							
Name of Debtor (if individual, enter Last, First, Middle):						Name of Joint Debtor (Spouse) (Last, First, Middle):							
Spavone, Giuseppe Middle All Other Names Used by the Debtor in the last 8 years (include married, maiden, and trade names):						Spavone Jennifer All Other Names Used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): Libka							
	t four digits or more than one		dividual-Taxpayer I.	D. (ITIN) No./Co	omplete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 6642						
Stre	eet Address of	Debtor (No. and	d Street, City, and S	tate):			Street Address of Joint Debtor (No. and Street, City, and State):						
139	96 Bow Stri	ng Court					1396 Bow String Court						
Ca	rol Stream,	Illinois			60188		Carol Stream, Illinois 60188						
	inty of Reside Page	ence or of the Pri	ncipal Place of Busi	ness:			County of Residence or of the Principal Place of Business: Du Page						
		of Debtor (if dif	ferent from street ac	ldress):				ss of Jo	oint Debtor (if differ	rent from s	treet addres	ss):	
Loc	ation of Princ	ripal Assets of B	usiness Debtor (if d	ifferent from stree	et address above	e):							
<u> </u>				<u> </u>	Nature of 1								
	Type of Debtor (Form of Organization)			ne box.)		Chapter of Bankruptcy Code Under the Petition is Filed (Check or							
	(Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities check this box and state type of entity below.)	Health Care Business Single Asset Real Estate as defi 11 U.S.C § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank			ed in	X	☐ Chapter 9 Recognition of a Foreign ☐ Chapter 11 Main Proceeding ☐ Chapter 12 ☐ Chapter 15 Petition for						
				Other							ure of Deb		
				Tax-Exempt Entit (Check box, if applicat Check box, if applicat to be box is a tax-exempt organizat under Title 26 of the United Stat Code (the Internal Revenue Co			on es	Debts are primarily consumer Debts are prim debts, defined in 11 U.S.C. § 101(8) as "incured by an individual primarily for a personal, family, or household purpose.					
		Filing Fe	ee (Check one box	.)			Check one h	ov.	Chapter 1	1 Debtors	s		
Full Filing Fee attached Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.			btor is	☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Check if:									
Debtor's aggregate noncontingent liquidated debts (excluding debts owned insiders or affiliates) are less than \$2,190,000.					s owned to								
signed application for the court's consideration. See Official Form 3B.						Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).							
Statistical/Administrative Information ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.													
Es 21- 49	1	ber of Creditors 50- 99	100-	200-	1,000- 5,000	5,001- 10,000	10,00° 25,000		25,001- 50,000	50,001- 100,000	Ov		
Es	stimated Asse		_	_								-,000	
	0 to 50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 S to \$1	\$1,000,001 to \$10 million	\$10,000 to \$50 million	to \$10	0	\$100,000,001 to \$500 million	\$500,000 to \$1 bill		ore than billion	
Es	stimated Liabi	lities											
\$0	0 to 50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 S to \$1	\$1,000,001 to \$10 million	\$10,000 to \$50 million	to \$10	0	\$100,000,001 to \$500 million	\$500,000 to \$1 bill	0,001 Mo	ore than billion	

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Giuseppe Spavone and Jennifer Spavone				
	st 8 Years (If more than two, attach additional sheet.)				
Location Where Filed:	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more than one	e, attach additional sheet.)			
Name of Debtor:	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b). X //S/Joseph C. Michelotti 4/5/09 Signature of Attorney Date				
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No					
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.					
Information Rega	arding the Debtor - Venue				
(Check ar	ny applicable box.)				
Debtor has been domiciled or has had a residence, principal place of business, preceding the date of this petition or for a longer part of such 180 days than in		ys immediately			
☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.					
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Resides as a Tenant of Residential Property					
(Check all applicable boxes.)					
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)					
(Name of landlord that obtained judgment)					
(Address of landlord)					
Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgement for possession was entered, and					
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.					
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).					

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Giuseppe Spavone and Jennifer Spavone			
Sign	natures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached. Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X /S/Giuseppe Spavone Signature of Debtor X /S/Jennifer Spavone Signature of Joint Debtor Telephone Number (If not represented by attorney) 4/5/09 Date	X (Signature of Foreign Representative) (Printed Name of Foreign Representative) Date			
Signature of Attorney* X /S/ Joseph C. Michelotti Signature of Attorney Joseph C. Michelotti 6185760 Printed Name of Attorney for Debtor(s) Michelotti & Associates, Ltd. Firm Name 1200 Jorie Blvd #329 Address Oak Brook, IL 60523	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notice and information required under 11 U.S.C. 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security number (If the bankruptcy petition preparer is not an individual,			
Telephone Number 4/5/09 Date * In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.) Address			
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.			
Signature of Authorized Individual Printed Name of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition: preparer is not an individual. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.			
Title of Authorized Individual Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisionment or both 11 U.S.C. § 110; 18 U.S.C. § 156.			

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois, Eastern Division

In Re:	Giuseppe Spavone and Jennifer Spavone	Case No.	
	Debtor	(if kno	own)
	EXHIBIT D - INDIVIDUAL DEBTOR' CREDIT COUNSE	S STATEMENT OF COMPLIANCE LING REQUIREMENT	WITH
	Warning: You must be able to check to credit counseling listed below. If you cannot case, and the court can dismiss any case you filing fee you paid, and your creditors will be you. If your case is dismissed and you file and required to pay a second filing fee and you me collection activities.	do so, you are not eligible to file a ban do file. If that happens, you will lose w e able to resume collection activities ag other bankruptcy case later, you may	kruptcy hatever ainst be
	Every individual debtor must file this Ex must complete and file a separate Exhibit D. Cl any documents as directed.		
	✓ 1. Within the 180 days before the filing of a from a credit counseling agency approved by the administrator that outlined the opportunities for performing a related budget analysis, and I have services provided to me. Attach a copy of the condeveloped through the agency.	ne United States trustee or bankruptcy available credit counseling and assisted e a certificate from the agency describing	g the
	2. Within the 180 days before the filing of a from a credit counseling agency approved by the administrator that outlined the opportunities for performing a related budget analysis, but I do not the services provided to me. You must file a continuous file acontinuous file acont	ne United States trustee or bankruptcy available credit counseling and assisted not have a certificate from the agency des	scribing

services provided to you and a copy of any debt repayment plan developed through the agency

no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.][Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor _/S/Giuseppe Spavone
Date: <u>4/5/09</u>

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois, Eastern Division

In Re:	Giuseppe Spavone and Jennifer Spavone	Case No.						
_	Debtor		(if known)					
	EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT							
	Warning: You must be able to check to credit counseling listed below. If you cannot case, and the court can dismiss any case you filing fee you paid, and your creditors will be you. If your case is dismissed and you file and required to pay a second filing fee and you me collection activities.	do so, you are not eligible to to do file. If that happens, you we able to resume collection act other bankruptcy case later, y	file a bankruptcy vill lose whatever ivities against you may be					
	Every individual debtor must file this Ex must complete and file a separate Exhibit D. Cl any documents as directed.							
	☑ 1. Within the 180 days before the filing of n from a credit counseling agency approved by th administrator that outlined the opportunities for performing a related budget analysis, and I have services provided to me. Attach a copy of the codeveloped through the agency.	he United States trustee or bank available credit counseling and e a certificate from the agency	ruptcy d assisted me in describing the					
	2. Within the 180 days before the filing of n from a credit counseling agency approved by th administrator that outlined the opportunities for performing a related budget analysis, but I do n	e United States trustee or bank available credit counseling and	ruptcy d assisted me in					

the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency

no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
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Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Joint Debtor/S/Jennifer Spavone
Date: <u>4/5/09</u>